

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Adam James Groves
Harmony Mae Groves
Debtors

Case No. 17-03389-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 21

Date Rcvd: Nov 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2017.

db/jdb
4957633 +Adam James Groves, Harmony Mae Groves, 12 Oakwood Building, Middletown, PA 17057-2520
4957633 Carecredit Synchrony Bank, Synchrony Bank, P.O. Box 965061, Winnisquam, NH 03289-6506
4957635 Centier Bank, 600 E. 84th Ave, Merrillville, IN 46410-6366
4957636 +Excella Health OBGYN, 532 West Pittsburgh Street, Greensburg, PA 15601-2239
4957638 +First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
4957639 +Frick Hospital, 508 S Church Street, Mount Pleasant, PA 15666-1790
4957640 +Jay C. Scheinfeld, 222 S. Mana Road - 1st Floor, Havertown, PA 19083-3300
4957641 +Laurel Highlands Camplands, 1001 Clubhouse Drive, Donegal, PA 15628-4001
4957642 +MedCare Equipment, PO Box 5029, Greensburg, PA 15601-5058
4957643 +Mundel's Furniture, 134 Connellsville Street, P.O. Box 547, Uniontown, PA 15401-0547
4957644 Nationwide Synchrony Bank - Cullens, Att: Bankruptcy Dept, Po Box 965061,
Orlando, FL 32896-5061
4957645 +Synchrony Bank/Design-Sewing, PO Box 965036, Orlando, FL 32896-5036
4957646 +Triad MFHFS, Inc., 125 Mooney Drive, Bourbonnais, IL 60914-2160
4957647 +Westmoreland Regional Hospital, 532 W Pittsburgh St, Greensburg, PA 15601-2282

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4957630 +EDI: BANKAMER.COM Nov 30 2017 18:53:00 Bank of America, P.O. Box 15220,
Wilmington, DE 19886-5220
4957631 EDI: TSYS2.COM Nov 30 2017 18:53:00 Barclay's Bank Delaware, P.O. Box 8803,
Wilmington, DE 19899-8803
4957634 +EDI: CBCSI.COM Nov 30 2017 18:53:00 CBCS, P.O. Box 1810, Columbus, OH 43216-1810
4957632 +E-mail/Text: bankruptcy@cavps.com Nov 30 2017 18:47:20 Calvalry SPV I, LLC,
500 Summit Lake Drive, Valhalla, NY 10595-1340
4957637 +E-mail/Text: bankruptcynotice@fcbanking.com Nov 30 2017 18:47:07 First Commonwealt Bank,
601 Philadelphia Street, Indiana, PA 15701-3952
4957989 +EDI: PRA.COM Nov 30 2017 18:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4975896 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 30 2017 18:47:13
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2017 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 2 Harmony Mae Groves cjulius@ljacobsonlaw.com,
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
Chad J. Julius on behalf of Debtor 1 Adam James Groves cjulius@ljacobsonlaw.com,
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkggroup@kmlawgroup.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Adam James Groves**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6498**

EIN --_-----

Debtor 2 **Harmony Mae Groves**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1920**

EIN --_-----

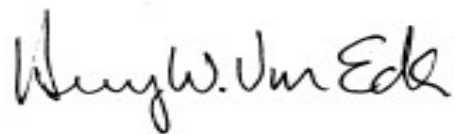
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-03389-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Adam James Groves

Harmony Mae Groves

**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

November 30, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.